

# MOHAMMAD KAYUM



**Mobile:** +971-581717344

**Email:** [kayumkhan.chayal@gmail.com](mailto:kayumkhan.chayal@gmail.com)

Seeking a challenging and responsible position in a professional organization in **Banking relationship /Corporate Onboarding / Business Development/ Revenue generation** to contribute towards organizational success, learn and grow to a **leadership level**.

## **Professional Synopsis:**

- ✓ Holding master's degree MBA (Finance and Marketing) with M. Com, B. Com Accounts & Finance Professional 8 years of experience, record of quality work performance within multicultural dynamic business development environment.
- ✓ Proven skills in revenue generation to work in sync with the organization's objectives & self-motivated for achieving the goal.
- ✓ Strong team management skill and high achievement orientation. Open for implementation of new ideas & accept challenges.
- ✓ An effective communicator with effective communication skills, strong analytical, problem solving and relationship management abilities.

## **Career Snapshot**

**2022– 2024**

**Index Exchange LLC Dubai**

**Supervisor / BCO**

## **Accountabilities: -**

- ✓ New Corporate and WPS Onboarding.
- ✓ Client acquisition and retention.
- ✓ KYC Screening of new corporate and WPS customer, carry out CDD, EDD.
- ✓ Identifying, developing area for revenue generation.
- ✓ Working as a Branch supervisor, Supervise all operational aspects at the counter.
- ✓ Branch opening and closing procedures.
- ✓ Handing branch in absence of branch in-charge.
- ✓ Comply with all compliance requirement related to my job.
- ✓ Self-Audit Checkout Documents, completing all transaction documents correctly and maintain petty cash.
- ✓ Arranging corridor centric marketing activities, providing fast, efficient and error-free remittance service to the customers.
- ✓ Following AML rules, office guidelines, policy, and procedures of the company as well as Central Bank of UAE.
- ✓ Market / competition analysis and reporting to management on time.
- ✓ Monitoring the daily current currency rate in the marketplace.
- ✓ Negotiate with the internal and external stakeholder for deals.
- ✓ Cold calling to arrange meeting with potential customers to prospect for new Business.

**2018– 2021**

**Lulu International Exchange L.L.C. Dubai**

**Customer Service Executive**

## **Accountabilities: -**

- ✓ Working as an acting branch supervisor, Supervise all operational aspects at the counter.
- ✓ Branch opening and closing procedures, Self-Audit, and checkout documents, completing all transaction documents correctly and maintain petty cash.
- ✓ Prepares and process Inter-Emirates transfer, Inter-gulf money transfer, International instant transfer such as Western Union, Transfast, Ria Money (IME) Receiving, Sending, and preparing daily reports.
- ✓ Dealing the Foreign currencies buying and selling, handling cash, cheque receipts and payment.
- ✓ Lobby management, handling customer enquiries, complaints, following up with them by providing accurate information to ensure resolution of products/service and maintain customer satisfaction in each stage.
- ✓ Facilitating the customer's transactions in accordance with branch operations procedures.
- ✓ In the absence of branch manager / supervisor maintains communication between the branch and management by preparing end reports regarding operations and productivity.

**2017 –2018**

**AU SMALL FINANCE BANK, INDIA**

**Senior Executive- Branch Banking**

**Accountabilities: -**

- ✓ Gathering market and customer information.
- ✓ Maintaining and developing relationships with existing customers to prospect for new business.
- ✓ Presenting the product and service in a structured and professional way face to face.
- ✓ Bring in quality customers to the bank to achieve the agreed monthly and annual targets.
- ✓ Develop and implement planning of marketing activities to achieve the cluster's target, initiating new customer relationship's coming up with innovative and ways to get best instant as long - term results.

**2016 –2017**

**Indusind Bank, INDIA**

**Sales Executive**

**Accountabilities: -**

- ✓ To develop & manage direct client relationships and be responsible for the day-to-day relationship with the customer as well as providing investment advice, ensure all cross-sell opportunities are effectively leveraged and closed.
- ✓ Responsible for lead generation conversion, negotiation, product handover.
- ✓ Business development and retaining the same.
- ✓ Building the strong client relationship.

**Training Attended**

- ✓ Global **ANTI MONEY LAUNDERING** certified from Edcomm Banker's Academy (Online) in 2020.(UAE)
- ✓ **Google Certified** in The Fundamentals of **Digital Marketing** in 2020.(UAE)
- ✓ **Public Policy Insights** from Mohammed Bin Rashid Al Maktoum Knowledge Foundation (Online).(UAE)
- ✓ Attended **ANTI MONEY LAUNDERING (AML) WORKSHOP** Organized by the Foreign Exchange and Remittance Group (**FERG**) 2018.(UAE)

**Professional Credentials**

2017 **MBA**, Finance Management and Marketing Rajasthan Technical University. (India)

2016 **M.Com** (Master's in commerce) Rajasthan University. (India)

2014 **B.Com** (Bachelor's in commerce) Rajasthan University. (India)

**Personal Vitae**

Languages Known: - English, Hindi, Urdu, Punjabi.

Date of Birth: - 25<sup>th</sup> June, 1992

UAE Driving License: - 28<sup>th</sup> Dec,2027

Visit Visa Validity: - 10<sup>th</sup> Dec,2024

**References**

Will be furnished if required.

**Mohammad Kayum**